# Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Document Page 1 of 53

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

B 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's	Marti First name	First name
	license or passport).	Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	White Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-3655	

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main

Debtor 1 Marti L White Document Page 2 of 53

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5. Where you live		390 Thornhill Ct, Unit C1	If Debtor 2 lives at a different address:			
		Schaumburg, IL 60193  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		County				
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.				
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

Entered 12/08/15 20:55:32 Page 3 of 53 Desc Main Case 15-41500 Doc 1 Filed 12/08/15

Document Case number (if known) Debtor 1 Marti L White

Par	Tell the Court About	Your B	ankruptcy Ca	se			
7.	The chapter of the Bankruptcy Code you are	Chec (Forn			of each, see <i>Notice Required by</i> a page 1 and check the appropriate	11 U.S.C. § 342(b) for Individuals Filing for Bankruptc box.	У
	choosing to file under	<b>■</b> C	hapter 7				
		□с	hapter 11				
		□с	hapter 12				
		□с	hapter 13				
3.	How you will pay the fee		about how yo	u may pay. Typ attorney is subr	ically, if you are paying the fee you	with the clerk's office in your local court for more deturself, you may pay with cash, cashier's check, or molf, your attorney may pay with a credit card or check with a	ney
					callments. If you choose this options (Official Form 103A).	n, sign and attach the Application for Individuals to Pa	ay
			but is not requesthat applies to	uired to, waive yo o your family siz	your fee, and may do so only if you se and you are unable to pay the fe	only if you are filing for Chapter 7. By law, a judge mur income is less than 150% of the official poverty line see in installments). If you choose this option, you mus official Form 103B) and file it with your petition.	;
).	Have you filed for	■ No	<u> </u>				
	bankruptcy within the last 8 years?	— No					
	lact o youro.		District		When	Case number	
			District		When	Case number	
			District		When	Case number	
10.	Are any bankruptcy	■ No	)				
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an	□ Ye	es.				
	affiliate?		Debtor			Polationship to you	
			District		When	Relationship to you  Case number, if known	
			Debtor		Wildli	Relationship to you	
			District		When	Case number, if known	
11.	Do you rent your	□ No	o. Go to li	ne 12.			
	residence?	■ Ye	es. Has yo	ur landlord obta	ined an eviction judgment against	you and do you want to stay in your residence?	
				No. Go to line	12.		
				Yes. Fill out <i>Ini</i> bankruptcy pet		ludgment Against You (Form 101A) and file it with this	8

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main

Document Page 4 of 53 Case number (if known) Debtor 1 Marti L White Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. ■ No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). Code. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat Yes. of imminent and What is the hazard? identifiable hazard to public health or safety?

Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main

Page 5 of 53 Document Case number (if known) Debtor 1 Marti L White

Part 5:

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:
  - Incapacity. I have a mental illness or a

mental deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes 

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active П military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required	to receive a	briefing	about	credit
counseling becau	ise of:			

Incapacity. I have a mental illness or a mental deficiency that makes me incapable

of realizing or making rational decisions about finances.

Disability. My physical disability causes me to

be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried

to do so.

Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Entered 12/08/15 20:55:32 Desc Main Case 15-41500 Doc 1 Filed 12/08/15 Document Page 6 of 53

Case number (if known)

Deb	tor 1 Marti L White				Case number (if	known)	
Part	6: Answer These Quest	ions for Re	porting Purposes				
16.	What kind of debts do you have?	16a.	I in 11 U.S.C. § 101(8) as "incurred by an				
			☐ No. Go to line 16b.				
			Yes. Go to line 17.				
			Are your debts primarily busing money for a business or invest				
			☐ No. Go to line 16c.				
			☐ Yes. Go to line 17.				
		16c.	State the type of debts you owe	e that are not consumer	debts or business d	debts	
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7.	. Go to line 18.			
	Do you estimate that after any exempt property is excluded and administrative expenses	<b>—</b> 103.	expenses are paid that funds w			y is excluded and administrative editors?	
	are paid that funds will		No				
	be available for distribution to unsecured creditors?		□ Yes				
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-19 □ 200-99		☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000		☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000	
19.	How much do you estimate your assets to be worth?	□ \$100,0	0,000 1 - \$100,000 01 - \$500,000 01 - \$1 million	□ \$1,000,001 - \$1 □ \$10,000,001 - \$ □ \$50,000,001 - \$ □ \$100,000,001 -	50 million 100 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion	
20.	How much do you estimate your liabilities to be?	□ \$100,0	0,000 11 - \$100,000 01 - \$500,000 01 - \$1 million	□ \$1,000,001 - \$1 □ \$10,000,001 - \$ □ \$50,000,001 - \$ □ \$100,000,001 -	50 million 100 million	□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion □ More than \$50 billion	
Part	7: Sign Below						
For	you	I have exa	mined this petition, and I decla	re under penalty of perju	ury that the informati	ion provided is true and correct.	
						nder Chapter 7, 11,12, or 13 of title 11, se to proceed under Chapter 7.	
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  /s/ Marti L White					
		Marti L V		Siç	gnature of Debtor 2		
		Executed	December 8, 2015 MM / DD / YYYY	Ex	ecuted on MM / D	D / YYYY	

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Document Page 7 of 53

Debtor 1 Marti L White Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ David Cutler	Date	December 8, 2015
Signature of Attorney for Debtor		MM / DD / YYYY
David Cutler		
Printed name		
Cutler & Associates, Ltd		
Firm name		
4131 Main Street		
Skokie, IL 60076		
Number, Street, City, State & ZIP Code		
Contact phone <b>847-673-8600</b>	Email address	david@cutlerltd.com
Bar number & State		

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main

		DUCUITO	IL I auc o oi Jo	
ill in this infor	mation to identify your	case:		
Debtor 1	Marti L White			
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT O	F ILLINOIS	
Case number fknown)				

☐ Check if this is an amended filing

### Official Form 106Sum

### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	90,825.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	90,825.00
Pa	rt 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	2,600.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	3,000.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	51,629.00
	Your total liabilities	\$	57,229.00
Pa	rt 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,303.84
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,254.00
Pa	rt 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with yo	ur other so	chedules.
7.	■ Yes What kind of debt do you have?		

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

Entered 12/08/15 20:55:32 Desc Main Case 15-41500 Doc 1 Filed 12/08/15 Document

Page 9 of 53
Case number (if known) Debtor 1 Marti L White

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$	5,042.00
		1 '	

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total	claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	3,000.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	3,000.00

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Page 10 of 53 Document Fill in this information to identify your case and this filing: Debtor 1 Marti L White Middle Name First Name Last Name Debtor 2 First Name Middle Name (Spouse, if filing) Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? **Describe Your Vehicles** Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Who has an interest in the property? Check one Make: the amount of any secured claims on Schedule D: Model: Debtor 1 only Creditors Who Have Claims Secured by Property. Year: Debtor 2 only Current value of the Current value of the Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another 2005 Chevy Malibu 163,000 \$3,000.00 \$3.000.00 miles ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$3,000.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own? Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

No

Official Form 106A/B

		Case 13-	41300	DUC I	Docume		Page 1		)/ <b>1</b> .5 ZU.	JJ.JZ	Desc Main
D	ebtor 1	Marti L Whit	te			,111	age 1	r or oo	ase number	(if known)	
	☐ Yes.	Describe									
7.	□ No	es: Televisions a	I phones, cam	neras, media	players, game	es			ers, scanne	rs; music c	ollections; electronic devices
_			Personai	possession	ns in home	at iiqui	dation va	iue		]	\$1,500.00
8.	Example ■ No		d figurines; pa ions, memora			vork; boo	ks, pictures	s, or other a	rt objects; s	tamp, coin,	or baseball card collections;
9.	Example  No	ent for sports a es: Sports, photo musical instr Describe	ographic, exer	rcise, and oth	er hobby equi	ipment; b	icycles, po	ol tables, go	olf clubs, ski	s; canoes a	and kayaks; carpentry tools;
10	■ No	ns bles: Pistols, rifle Describe	es, shotguns, a	ammunition, a	and related eq	quipment					
11	□ No	s bles: Everyday cl Describe			designer wear	r, shoes,	accessorie	s		7	\$500.00
_			Personal	ciosing							
12	□ No	<b>y</b> bles: Everyday je Describe		jewelry and	gagement rinç			-		es, gems, g	old, silver \$1, <b>500.00</b>
	Examp  ■ No □ Yes.  Any oth ■ No	rm animals  bles: Dogs, cats,  Describe  ner personal an  Give specific in	nd household		lid not alread	dy list, ind	cluding an	ıy health ai	ds you did	not list	
1	5. <b>Add t</b> l	he dollar value art 3. Write that	of all of your						ou have atta	ached	\$3,500.00
		scribe Your Finan									
D	o you ow	n or have any l	legal or equit	table interest	in any of the	e followi	ng?				Current value of the portion you own? Do not deduct secured claims or exemptions.
16	. Cash Examp	oles: Money you	have in your	wallet in vour	home in a s	afe denos	sit hox and	d on hand w	hen vou file	vour netitio	nn

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Document Page 12 of 53 Debtor 1 Marti L White Case number (if known) ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... **Checking - Chase** \$500.00 17 1 Savings - HSBC \$100.00 17.2. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: 401k \$40,000.00 Retirement account \$40,000.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others □ No Institution name or individual: Yes. ..... Security deposit with landlord \$1,175.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them...

Desc Main

Page 13 of 53
Case number (if known) Document Debtor 1 Marti L White 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance □ No Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: \$2,550.00 Cash value of life insurance 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information... Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$84.325.00 for Part 4. Write that number here.....

Entered 12/08/15 20:55:32

Desc Main

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

Case 15-41500

Doc 1

Filed 12/08/15

Page 14 of 53

Case number (if known) Document Marti L White Debtor 1 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? ■ No. Go to Part 7. ☐ Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims or exemptions. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ..... \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 ..... \$0.00 Part 2: Total vehicles, line 5 \$3,000.00 57. Part 3: Total personal and household items, line 15 \$3,500.00 Part 4: Total financial assets, line 36 \$84,325.00 59. Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00 62. Total personal property. Add lines 56 through 61... \$90,825.00 Copy personal property total \$90,825.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$90,825.00

Entered 12/08/15 20:55:32

Desc Main

Official Form 106A/B

Schedule A/B: Property

Case 15-41500

Doc 1

Filed 12/08/15

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main

Page 15 of 53 Document Fill in this information to identify your case: Debtor 1 Marti L White Middle Name Last Name First Name Debtor 2 First Name Middle Name (Spouse if, filing) Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known)

# ☐ Check if this is an amended filing

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
\$3,000.00		\$2,400.00	735 ILCS 5/12-1001(c)
		100% of fair market value, up to any applicable statutory limit	
\$1,500.00		\$1,500.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$500.00		\$500.00	735 ILCS 5/12-1001(a)
		100% of fair market value, up to any applicable statutory limit	
\$1,500.00		\$725.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$500.00		\$500.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
	\$3,000.00 \$1,500.00 \$1,500.00	\$1,500.00 \$1,500.00 \$1,500.00 \$1,500.00 \$1,500.00 \$1,500.00 \$1,500.00 \$1,500.00 \$1,500.00 \$1,500.00 \$1,500.00 \$1,500.00 \$1,500.00 \$1,500.00 \$1,500.00 \$1,500.00 \$1,500.00	Copy the value from Schedule A/B  \$3,000.00  \$2,400.00  100% of fair market value, up to any applicable statutory limit  \$1,500.00  \$500.00  \$1,500.00  \$1,00% of fair market value, up to any applicable statutory limit  \$1,500.00  \$500.00  \$1,00% of fair market value, up to any applicable statutory limit  \$1,500.00  \$1,00% of fair market value, up to any applicable statutory limit  \$1,500.00  \$500.00  \$500.00  \$500.00  \$500.00  \$100% of fair market value, up to any applicable statutory limit

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Document Page 16 of 53 Case number (if known)

	Brief description of the property and line on Schedule A/B that lists this property						
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.			
	Savings - HSBC Line from Schedule A/B: 17.2	\$100.00		\$100.00	735 ILCS 5/12-1001(b)		
	Line Horr Garagae 745. This			100% of fair market value, up to any applicable statutory limit			
	401k Line from Schedule A/B: 21.1	\$40,000.00		\$40,000.00	735 ILCS 5/12-1006		
	Line Horr Scredule A.D. 2111			100% of fair market value, up to any applicable statutory limit			
	Retirement account Line from Schedule A/B: 21.2	\$40,000.00	•	\$40,000.00	735 ILCS 5/12-1006		
	Line from Schedule A/B: 21.2			100% of fair market value, up to any applicable statutory limit			
	Security deposit with landlord Line from Schedule A/B: 22.1	\$1,175.00		\$1,175.00	735 ILCS 5/12-1001(b)		
	Line Hoff Scredule PVD. 22.1			100% of fair market value, up to any applicable statutory limit			
	Cash value of life insurance Line from Schedule A/B: 31.1	\$2,550.00	•	\$2,550.00	215 ILCS 5/238		
	Line Hoff Schedule A/D. 31.1			100% of fair market value, up to any applicable statutory limit			
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/16 and every			filed on or after the date of adjustme	ent.)		
	■ No			·			
	☐ Yes. Did you acquire the property cov	vered by the exemption w	ithin 1	,215 days before you filed this case	e?		
	□ No						
	☐ Yes						

Case 13	5-41500	_	cument Page 1	au 12/08/15 20.3 7 of 53	55.32 Desc	Malli
Fill in this information	to identify you		Annone I ado I	7 01 00		
Debtor 1 Mar	ti L White					
First		Middle Name	Last Name			
Debtor 2 (Spouse if, filing) First N	Jama	Middle Name	Last Name			
., .,						
United States Bankruptc	y Court for the:	NORTHERN DIS	STRICT OF ILLINOIS			
Case number (if known)						ck if this is an
Official Form 106	:D					
		Who Have	Claims Secure	d by Property	.1	12/15
Scriedule D. C	i cuitoi s	willo Have	Ciairis Secure	d by Property	<u>y</u>	12/15
			re filing together, both are equence attach it to this form. On the			
known).						
I. Do any creditors have cla	•					
☐ No. Check this bo	x and submit t	his form to the court	with your other schedules.	You have nothing else t	to report on this form	
Yes. Fill in all of the	ne information	below.				
Part 1: List All Secur	ed Claims					
	e creditor has a p	articular claim, list the o	laim, list the creditor separately ther creditors in Part 2. As mucl itor's name.		Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 TitleMax of Illino	ois	Describe the propert	y that secures the claim:	\$2,600.00	\$3,000.00	\$0.00
Creditor's Name		2005 Chevy Mal	ibu 163,000 miles			
1080 S Roselle I		apply.	e, the claim is: Check all that			
Schaumburg, IL		Contingent				
Number, Street, City, Stat	e & Zip Code	Unliquidated				
Who owes the debt? Che	ck one.	☐ Disputed  Nature of lien. Chec	ck all that apply.			
■ Debtor 1 only		_	made (such as mortgage or see	cured		
Debtor 2 only		car loan)				
Debtor 1 and Debtor 2 or	nly	☐ Statutory lien (such	h as tax lien, mechanic's lien)			
lacksquare At least one of the debtor	s and another	☐ Judgment lien from	n a lawsuit			
☐ Check if this claim relat community debt	es to a	☐ Other (including a	right to offset)			
Date debt was incurred		Last 4 digits of	of account number			
				40.00	1	
Add the dollar value of your lifthis is the last page of your lifthis is the last page of your lifthin and lifthin				\$2,60 \$2,60		
Write that number here:				\$2,00	0.00	
Part 2: List Others to	Be Notified fo	r a Debt That You A	Already Listed			
to collect from you for a de	ebt you owe to so s that you listed	omeone else, list the c	ankruptcy for a debt that you a creditor in Part 1, and then list tional creditors here. If you do	the collection agency her	re. Similarly, if you hav	e more than one
Name Address						
-NONE-			On which lir	ne in Part 1 did vou	enter the creditor	r?

Last 4 digits of account number

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Page 18 of 53 Document Fill in this information to identify your case: Debtor 1 Marti L White Middle Name First Name Last Name Debtor 2 First Name Middle Name (Spouse if, filing) Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? ■ No. Go to Part 2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) **Total claim** Priority Nonpriority

			;	amount	amount
2.1	Internal Revenue Service - 1/11	Last 4 digits of account number	\$3,000.00	\$3,000.00	\$0.00
	Priority Creditor's Name				= -
	PO Box 7346	When was the debt incurred?			
	Philadelphia, PA 19101-7346				
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all t	hat apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	☐ Unliquidated			
	Debtor 2 only	☐ Disputed			
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:			
	☐ At least one of the debtors and another	☐ Domestic support obligations			
	$\square$ Check if this claim is for a community debt	■ Taxes and certain other debts you owe the go	overnment		
	Is the claim subject to offset?	☐ Claims for death or personal injury while you	were intoxicated		
	■ No	☐ Other. Specify			
	Yes	2013 taxes			

#### Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

otal claim

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Document Page 19 of 53

Debtor 1 Marti L White Case number (if know) **American General** 2705 \$0.00 4.1 Financial/Springleaf Fi Last 4 digits of account number Nonpriority Creditor's Name Springleaf Financial/Attn: Opened 7/01/08 Last Active **Bankruptcy De** When was the debt incurred? 5/22/09 Po Box 3251 Evansville, IN 47731 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Household Goods Secured ☐ Yes 4.2 \$0.00 Amr Eagle Bk Last 4 digits of account number 0001 Nonpriority Creditor's Name Opened 12/27/05 Last Active 556 Randall Road When was the debt incurred? 6/20/11 South Elgin, IL 60177 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Automobile 4.3 Ars Last 4 digits of account number 7826 \$83.00 Nonpriority Creditor's Name 1801 Nw 66th Ave When was the debt incurred? Fort Lauderdal, FL 33313 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Med1 02 Mea Elk Grove Llc

Entered 12/08/15 20:55:32 Case 15-41500 Doc 1 Filed 12/08/15 Desc Main Document Page 20 of 53

Debtor 1 Marti L White Case number (if know) 4.4 Last 4 digits of account number 7827 \$568.00 Ars Nonpriority Creditor's Name 1801 Nw 66th Ave When was the debt incurred? Fort Lauderdal, FL 33313 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Med1 02 Mea Elk Grove Llc ☐ Yes 4.5 \$434.00 **Capital One** 5080 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Opened 1/01/15 Last Active Po Box 30285 When was the debt incurred? 10/04/15 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.6 Last 4 digits of account number Chase \$3,500.00 Nonpriority Creditor's Name PO Box 15298 When was the debt incurred? Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts

■ No

☐ Yes

Other. Specify

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Document Page 21 of 53

Debtor 1 Marti L White Case number (if know) 4.7 **Chase Card Services** Last 4 digits of account number 1832 \$4,157.00 Nonpriority Creditor's Name Attn: Correspondence Dept Opened 4/01/11 Last Active Po Box 15298 When was the debt incurred? 12/05/14 Wilmington, DE 19850 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.8 \$0.00 Citibank/Exxon Mobile 0400 Last 4 digits of account number Nonpriority Creditor's Name Opened 5/15/97 Last Active Citicorp Credit Srvs/Centralized Bankru When was the debt incurred? 12/02/10 Po Box 790040 St Louis, MO 36179 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.9 Citizens Bank \$0.00 Last 4 digits of account number 2159 Nonpriority Creditor's Name Attn:Bankruptcy Opened 4/29/09 Last Active 443 Jefferson Blvd Ms Rjw-135 When was the debt incurred? 9/13/11 Warwick, RI 02886 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Check Credit Or Line Of Credit ☐ Yes

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Document Page 22 of 53

Debtor 1 Marti L White Case number (if know) 4.10 Comenity Bank/Dress Barn Last 4 digits of account number 1451 \$900.00 Nonpriority Creditor's Name Opened 10/01/12 Last Active Po Box 182125 When was the debt incurred? 8/12/14 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Charge Account 4.11 **Discover Financial** Last 4 digits of account number 0690 \$0.00 Nonpriority Creditor's Name Opened 6/01/09 Last Active Attn: Bankruptcy Po Box 3025 When was the debt incurred? 7/18/11 New Albany, OH 43054 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.12 Ellen Grennier/Randal A Wolf Last 4 digits of account number \$0.00 Nonpriority Creditor's Name When was the debt incurred? 3325 N Arlington Heights Rd, St 505 Arlington Heights, IL 60004 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent ■ Debtor 1 only Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Document Page 23 of 53

Debtor 1 Marti L White Case number (if know) 4.13 **Everhome Mortgage Co/Ever Bank** Last 4 digits of account number 9049 \$0.00 Nonpriority Creditor's Name **Attn: Bankruptcy Department** Opened 8/01/11 Last Active 301 West Bay Street When was the debt incurred? 10/15/13 Jacksonville, FL 32202 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Real Estate Mortgage 4.14 **Hsbc Bank** \$11,571.00 Last 4 digits of account number 8135 Nonpriority Creditor's Name Opened 9/01/10 Last Active 11 W 42nd St FI 24 When was the debt incurred? 6/10/14 New York, NY 10036 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.15 Jason White Last 4 digits of account number \$8,000.00 Nonpriority Creditor's Name When was the debt incurred? 1235 Ironwood Ct Schaumburg, IL 60193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Document Page 24 of 53

Debtor 1 Marti L White Case number (if know) 4.16 Kohls/Capital One Last 4 digits of account number 6321 \$260.00 Nonpriority Creditor's Name Opened 7/01/05 Last Active Po Box 3120 When was the debt incurred? 10/14/15 Milwaukee, WI 53201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Charge Account 4.17 **Ocwen Loan Servicing** Last 4 digits of account number 3243 \$0.00 Nonpriority Creditor's Name Opened 6/01/05 Last Active Attn: Bankruptcy Dept 3451 Hammond Ave When was the debt incurred? 7/11/11 Waterloo, IA 50704 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Real Estate Mortgage ☐ Yes 4.18 Ocwen/gmac H Last 4 digits of account number 2166 \$0.00 Nonpriority Creditor's Name Opened 6/30/05 Last Active P.o.box 4622 When was the debt incurred? 11/18/09 Waterloo, IA 50704 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Line Secured ☐ Yes

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Document Page 25 of 53

Debtor 1 Marti L White Case number (if know) 4.19 Pellettieri Last 4 digits of account number 1486 \$1,088.00 Nonpriority Creditor's Name 991 Oak Creek Dr When was the debt incurred? Lombard, IL 60148 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Med1 02 Alexian Bros Medical Ctr ☐ Yes 4.20 \$356.00 Pellettieri Last 4 digits of account number 1775 Nonpriority Creditor's Name 991 Oak Creek Dr When was the debt incurred? Lombard, IL 60148 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Med1 02 Alexian Bros Medical Ctr Other. Specify 4.21 Sally Ann Martin, Attorney Last 4 digits of account number \$13,000.00 Nonpriority Creditor's Name 211 W Wacker Dr Suite 1100 When was the debt incurred? Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated ☐ Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Legal fees

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Document Page 26 of 53

Debtor 1 Marti L White Case number (if know) 4.22 Specialized Loan Servi Last 4 digits of account number 0855 \$0.00 Nonpriority Creditor's Name Attn: Bankruptcy Opened 6/01/05 Last Active 8742 Lucent Blvd. Suite 300 When was the debt incurred? 10/18/13 Highlands Ranch, CO 80129 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Line Secured ☐ Yes 4.23 \$0.00 Synchrony Bank /HH Gregg Last 4 digits of account number 0361 Nonpriority Creditor's Name Opened 7/01/03 Last Active Attn: Bankruptcy Po Box 103104 When was the debt incurred? 2/04/04 Roswell, GA 30076 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No ☐ Yes ■ Other. Specify Charge Account 4.24 Synchrony Bank/Amazon Last 4 digits of account number 0037 \$1,768.00 Nonpriority Creditor's Name Attn: Bankruptcy Opened 9/01/12 Last Active Po Box 103104 When was the debt incurred? 4/05/15 Roswell, GA 30076 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account □ Yes

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Page 27 of 53 Document

Debtor 1	Marti L W	hite		Case r	number (if know)	
	Synchrony l		Last 4 digits of account number	8251		\$0.00
(   	Bankruptcy Po Box 103 <sup>-</sup>	etail Bank/Attn: 104	When was the debt incurred?	Oper 1/23/	ned 4/02/13 Last Active /14	
	Roswell, GA Number Street C	City State Zlp Code	As of the date you file, the claim is	: Check	all that apply	
'	Who incurred the	he debt? Check one.	☐ Contingent			
I	Debtor 1 only	y	☐ Unliquidated			
I	Debtor 2 only	/	☐ Disputed			
I	Debtor 1 and	Debtor 2 only	Type of NONPRIORITY unsecured	claim:		
I	At least one	of the debtors and another	☐ Student loans			
	☐ Check if this s the claim sub	s claim is for a community debt pject to offset?	Obligations arising out of a separ report as priority claims	ation ag	reement or divorce that you did not	
1	No		Debts to pension or profit-sharing	g plans, a	and other similar debts	
I	☐ Yes		■ Other. Specify Charge Acc	ount		
4.26 I	Us Bk Rms	Cc	Last 4 digits of account number	0812	<u> </u>	\$5,944.00
1	Nonpriority Cred	itor's Name	When was the debt incurred?	Oper 6/09/	ned 8/01/05 Last Active	
-	Number Street C	City State Zlp Code	As of the date you file, the claim is	: Check	all that apply	
		he debt? Check one.				
1	Debtor 1 only	y	☐ Contingent			
I	Debtor 2 only	/	☐ Unliquidated			
ļ	Debtor 1 and	Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	claim:		
ı	At least one	of the debtors and another	Student loans			
	☐ Check if this	s claim is for a community debt bject to offset?	☐ Obligations arising out of a separ	ation ag	reement or divorce that you did not	
I	No		Debts to pension or profit-sharing	plans, a	and other similar debts	
I	☐ Yes		■ Other. Specify Credit Card			
Part 3:	List Others	s to Be Notified About a Debt	That You Already Listed			
trying to more th	o collect from y nan one credito ots in Parts 1 on d Address	you for a debt you owe to someone r for any of the debts that you liste r 2, do not fill out or submit this pa On	e else, list the original creditor in Pared in Parts 1 or 2, list the additional cige.  which entry in Part 1 or Part 2 did you le of (Check one):	ts 1 or 2 reditors ist the or art 1: Cre	editors with Priority Unsecured Claims	Similarly, if you have rsons to be notified for
		Las	Past 4 digits of account number	art 2: Cre	editors with Nonpriority Unsecured Claim	S
Part 4:	Add the An	nounts for Each Type of Unse	cured Claim			
				ortina p	ourposes only. 28 U.S.C. §159. Add the	amounts for each type
	cured claim.	<b>7</b> ,		9	Total claim	7,
	6a.	Domestic support obligations		6a.	\$ 0.00	
Total clai		Taxes and certain other debts yo	u owe the government	6b.	\$ 3,000.00	
	6c.	Claims for death or personal inju	<del>-</del>	6c.	\$ 0.00	
	6d.	Other. Add all other priority unsecu	red claims. Write that amount here.	6d.	\$ 0.00	
	6e.	Total. Add lines 6a through 6d.		6e.	\$3,000.00	
	6f.	Student loans		6f.	Total Claim \$ 0.00	
Total clai		Obligations arising out of a sepa	ration agreement or divorce that you	6g.	\$ 0.00	

0.00

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Page 28 of 53 Case number (if know) Document

Debtor 1 Marti L White

6h.	did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$_	51,629.00
6j.	Total. Add lines 6f through 6i.	6j.	\$_	51,629.00

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main

Fill in this infor	mation to identify your	case:			
Debtor 1	Marti L White				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				☐ Check	if this is
				amend	ed filing

### Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

State what the contract or lease is for

Apartment leaase \$1,200/month expires July 2016
Arlington Height, IL

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main

		Docume	ent Page 30 d	of 53
Fill in this	information to identify your	case:		
Debtor 1	Marti L White			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing	g) First Name	Middle Name	Last Name	
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case numb	nor .			
(if known)				☐ Check if this is an
				amended filing
Official	Form 106H			
	ule H: Your Cod	obtors		40/45
Scheu	ule H. Tour Cou	eprorz		12/15
_	ou have any codebtors? (If	you are filing a joint case,	do not list either spouse	e as a codebtor.
■ No □ Yes				
	nin the last 8 years, have you a, California, Idaho, Louisiana			ry? (Community property states and territories include nington, and Wisconsin.)
	Go to line 3 Did your spouse, former spo	use, or legal equivalent liv	e with you at the time?	
in line Form 1 fill out	2 again as a codebtor only	if that person is a guarar I Form 106E/F), or Sched	ntor or cosigner. Make	or if your spouse is filing with you. List the person show a sure you have listed the creditor on Schedule D (Officion 06G). Use Schedule D, Schedule E/F, or Schedule G to Column 2: The creditor to whom you owe the debt Check all schedules that apply:
	amo, rumbor, burbor, broy, butto and b	0000		Check all schedules that apply.
3.1				☐ Schedule D, line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
_				
	Number Street City	State	ZIP Code	
	ony	State	Zii Code	
3.2				☐ Schedule D, line
	Name			Schedule E/F, line
				☐ Schedule G, line
				- Scriedule G, IIIIe
	Number Street			_
C	City	State	ZIP Code	

# Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Document Page 31 of 53

Fill	in this information to identify yo	ur case:								
	otor 1 Marti L W									
	otor 2 use, if filing)									
Uni	ted States Bankruptcy Court for	the: NORTHERN DISTRIC	CT OF ILLINOIS							
(If kn	fficial Form 106l		-			□ A □ A 1:	3 income	ed filing ent showin as of the f	ng postpetition ollowing date:	
	chedule I: Your Ir					M	M / DD/ \	YYYY		12/1
sup <sub>l</sub> spo	as complete and accurate as polying correct information. If youse. If you are separated and it is separated this for Describe Employments.	ou are married and not fili your spouse is not filing w m. On the top of any addit	ng jointly, and your ith you, do not inclu	spouse ude infor	is li mat	ving with ion abou	you, inc t your sp	lude infor ouse. If m	mation abou ore space is	t your needed,
1.	Fill in your employment information.		Debtor 1				Debtor 2	2 or non-fi	iling spouse	
	If you have more than one job attach a separate page with information about additional	Employment status	<ul><li>■ Employed</li><li>□ Not employed</li></ul>				☐ Empl	oyed mployed		
	employers.	Occupation	Remote Install Specialist							
	Include part-time, seasonal, o self-employed work.	Employer's name	CDK Global							
	Occupation may include stude or homemaker, if it applies.	nt Employer's address	1950 Hassell Ro Hoffman Estate		169					
		How long employed t	here? 20 year	rs			_			
Par	t 2: Give Details About	Monthly Income								
<b>Esti</b> i spou	mate monthly income as of the se unless you are separated.  u or your non-filing spouse have a space, attach a separate shee	e date you file this form. If		·			that pers	on on the	lines below. If	
2.	List monthly gross wages, s deductions). If not paid month			2.	\$	4,	610.67	non-fili \$	ing spouse N/A	
3.	Estimate and list monthly ov	•	,	3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Ad			4.	\$	1 61	0.67	\$	N/A	

# Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Document Page 32 of 53

Deb	tor 1	Marti L White	_	C	Case	number (if know	vn)				
					For	Debtor 1			Debtor	2 or spouse	
	Сор	y line 4 here	4.	-	\$	4,610.6	67	\$	illig s	N/A	<u>\</u>
5.	List	all payroll deductions:									
٠.	5a.	Tax, Medicare, and Social Security deductions	5a.		\$	1,137.	50	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5a. 5b.		<b>\$</b> -	0.0		\$—		N/A	_
	5c.	Voluntary contributions for retirement plans	5c.		<b>\$</b> -	0.0		\$		N/A	_
	5d.	Required repayments of retirement fund loans	5d.		<u>\$</u> _	433.3		\$		N/A	
	5e.	Insurance	5e.		<u>\$</u> _	156.0		\$		N/A	_
	5f.	Domestic support obligations	5f.		<u>\$</u>	0.0	_	\$		N/A	
	5g.	Union dues	5g.		<u>\$</u>	0.0	_	\$		N/A	_
	5h.	Other deductions. Specify:	5h.		<u>\$</u>	0.0		+ \$		N/A	
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	— 6.		* \$	1,726.8		\$		N/A	_
					. —			· —			_
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	2,883.8	34	\$		N/A	<u>\</u>
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	0-		•			Φ.			
	٥Ŀ	monthly net income.	8a.		\$_	0.0		\$		N/A	
	8b. 8c.	Interest and dividends  Family support payments that you, a non-filing spouse, or a dependent	8b.	•	\$	0.0	)0	\$		N/A	<u>\</u>
	8d. 8e. 8f.	regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance	8c. 8d. 8e.		\$_ \$_ \$_	0.0 0.0 0.0	00	\$ \$ \$		N/A N/A N/A	<u> </u>
		that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.		\$	0.0	00	\$		N/A	
	8g.	Pension or retirement income	— 8g.		<u>*</u> -	0.0		\$		N/A	_
	8h.	Other monthly income. Specify: Part time job	8h.		\$	420.0		+ \$		N/A	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	 S	420.0	00	\$		N/	A
10	Cali	vulate monthly income. Add line 7 : line 0	10 [	Ф.		2 202 24	•		NI/A	_ 6	2 202 24
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	<b>ф</b> _		3,303.84 +	<b> </b>		N/A	= \$ _	3,303.84
11.	Stat Inclu	e all other regular contributions to the expenses that you list in Schedul ade contributions from an unmarried partner, members of your household, your friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are no	ır depe						chedul 11.		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The ree that amount on the Summary of Schedules and Statistical Summary of Certains							12.	\$	3,303.84
13.	Do	ou expect an increase or decrease within the year after you file this forn	n?						,	Combi month	ned ly income
		No.									
	П	Yes Explain:									

Fill	in this information to identify yo	our case:		1		
Deb	tor 1 Marti L White	e			k if this is: An amended filing	
	tor 2 ouse, if filing)				A supplement show	wing postpetition chapter the following date:
Unit	ed States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	LINOIS	_	MM / DD / YYYY	
	e number nown)					
	fficial Form 106J					
	chedule J: Your					12/15
info		s possible. If two married people eeded, attach another sheet to the ry question.				
Par	t 1: Describe Your House Is this a joint case?	ehold				
1.	■ No. Go to line 2. □ Yes. <b>Does Debtor 2 live</b> □ No	in a separate household? st file Official Form 106J-2, Expen	nses for Separate Hous	sehold of Deb	tor 2.	
2.	Do you have dependents?	□No				
	Do not list Debtor 1 and Debtor 2.	■ Yes. Fill out this information for each dependent	•		Dependent's age	Does dependent live with you?
	Do not state the dependents names.		Daughter		13	□ No ■ Yes □ No □ Yes □ No □ Yes □ No □ Yes □ No
3.	Do your expenses include expenses of people other to yourself and your depende	nts? ☐ Yes				☐ Yes
Est exp		ng Monthly Expenses our bankruptcy filing date unles bankruptcy is filed. If this is a si				
the		non-cash government assistand d have included it on <i>Schedul</i> e			Your exp	enses
4.	The rental or home owners payments and any rent for th	ship expenses for your residence e ground or lot.	e. Include first mortgag	ge 4. \$		1,200.00
	If not included in line 4:					
		s, or renter's insurance		4a. \$ 4b. \$		0.00
		epair, and upkeep expenses tion or condominium dues		4c. \$ 4d. \$		0.00 0.00
5.	Additional mortgage payme	ents for vour residence, such as	home equity loans	5. \$		0.00

# Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Document Page 34 of 53

Debtor 1 Marti L White		Case numb	er (if known)	
5. Utilities:				
6a. Electricity, heat, natural gas		6a.	\$	80.00
6b. Water, sewer, garbage collection	on	6b.	\$	20.00
6c. Telephone, cell phone, Internet	, satellite, and cable services	6c.	\$	205.00
6d. Other Specify:		6d.	\$	0.00
. Food and housekeeping supplies		7.	\$	700.00
. Childcare and children's education	costs	8.	\$	20.00
. Clothing, laundry, and dry cleaning	1	9.	\$	80.00
0. Personal care products and service		10.	\$	120.00
Medical and dental expenses		11.	\$	120.00
<ol> <li>Transportation. Include gas, mainter</li> </ol>	nance, bus or train fare.		Ť	120.00
Do not include car payments.	.a.155, 245 5. Hall Tais	12.	\$	240.00
B. Entertainment, clubs, recreation, n	ewspapers, magazines, and books	13.	\$	30.00
4. Charitable contributions and religion	ous donations	14.	\$	0.00
5. Insurance.				
Do not include insurance deducted from	om your pay or included in lines 4 or 20.			
15a. Life insurance		15a.	\$	0.00
15b. Health insurance		15b.	\$	0.00
15c. Vehicle insurance		15c.	\$	59.00
15d. Other insurance. Specify:		15d.	\$	0.00
	d from your pay or included in lines 4 or 20.			
Specify:	- , ,	16.	\$	0.00
7. Installment or lease payments:				
17a. Car payments for Vehicle 1		17a.	\$	340.00
17b. Car payments for Vehicle 2		17b.	\$	0.00
17c. Other. Specify:		17c.	\$	0.00
17d. Other. Specify:		17d.	\$	0.00
3. Your payments of alimony, mainter	nance, and support that you did not report a	as		
	Schedule I, Your Income (Official Form 106)		\$	0.00
Other payments you make to support	ort others who do not live with you.		\$	0.00
Specify:		19.		
). Other real property expenses not in	ncluded in lines 4 or 5 of this form or on Sc	hedule I: Yo	our Income.	
<ol><li>Mortgages on other property</li></ol>		20a.	\$	0.00
20b. Real estate taxes		20b.	\$	0.00
20c. Property, homeowner's, or rent	er's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkee	ep expenses	20d.	\$	0.00
20e. Homeowner's association or co	ondominium dues	20e.	\$	0.00
I. Other: Specify: Car repai/maint	enance	21.	+\$	20.00
Tolls	Silano		+\$	20.00
10110			- +	20.00
2. Calculate your monthly expenses				
22a. Add lines 4 through 21.			\$	3,254.00
22b. Copy line 22 (monthly expenses	for Debtor 2), if any, from Official Form 106J-2	2	\$	
22c. Add line 22a and 22b. The resul	It is your monthly expenses.		\$	3,254.00
	, , ,		·	0,20 1100
3. Calculate your monthly net income			_	
23a. Copy line 12 (your combined m		23a.		3,303.84
23b. Copy your monthly expenses fr	rom line 22c above.	23b.	-\$	3,254.00
		٦		
23c. Subtract your monthly expense		222	¢	49.84
The result is your monthly net i	ncome.	23c.	\$	45.04
4 Da way awaat ay !	and the control of th	#!!- 4!-!	fa	
	ease in your expenses within the year after your car loan within the year or do you expect you			or decrease bocause of a
modification to the terms of your mortgage?		i mongage pa	mistic to illotease (	or accrease necause of a
■ No.				
Yes. Explain here:				

# Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Document Page 35 of 53

Marti L White First Name					
	Middle Name	Last Name			
First Name	Middle Name	Last Name			
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS					
			☐ Check if this is an amended filing		

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	No							
	Yes. Name of person		. Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.								
Х	/s/ Marti L White	X						
	Marti L White Signature of Debtor 1		Signature of Debtor 2					
	Date December 8, 2015		Date					

Official Form 106Dec

# Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Document Page 36 of 53

Filli	n this inforr	mation to identify you	r case:							
Debt	or 1	Marti L White First Name	Middle Name	Last Name						
Debt	or 2	i iist ivailie	Wildele Name	Last Name						
(Spous	se if, filing)	First Name	Middle Name	Last Name						
Unite	ed States Ba	nkruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS						
Case number						☐ Check if this is an amended filing				
Sta		of Financial	Affairs for Individ			12/1:				
inforr numb Part 1. \	mation. If more (if known die Give E  What is your Married	nore space is needed, n). Answer every que Details About Your Ma r current marital statu	attach a separate sheet to stion.	this form. On the top of ar	ny additional pages, write yo					
	Not mar									
_	□ No									
		ior Address:	Dates Debtor 1			Dates Debtor 2				
553 Sequoia Trail, Rosell Illinois			☐ Same as Debtor	1	Same as Debtor 1					
states -	■ No □ Yes. Ma	<i>ie</i> s include Arizona, Ca	alifornia, Idaho, Louisiana, Ne	vada, New Mexico, Puerto F	nity property state or territol Rico, Texas, Washington and \					
F	Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.									
[ 	□ No ■ Yes. Fill	I in the details.								
			Debtor 1		Debtor 2					
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)				
			■ Wages, commissions, bonuses, tips	\$51,128.00	☐ Wages, commissions, bonuses, tips					
			☐ Operating a business		☐ Operating a business					

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Document Page 37 of 53 Debtor 1 Marti L White Case number (if known) Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$54,408.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2014) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$52,267.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2013) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below.. (before deductions and Describe below. (before deductions exclusions) and exclusions) Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an No. individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more?

Part 3:	List Certain Pay	ments You Made	Before You File	d for Bankruptcy

<b>3</b> .	Are either	Debtor 1's or	Debtor 2's	debts primaril	y consumer debts?
------------	------------	---------------	------------	----------------	-------------------

□ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.

#### Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address **Dates of payment** 

**Total amount** Amount you paid still owe

Was this payment for ...

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Document Page 38 of 53

Debtor 1 Marti L White Case number (if known) Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider Amount you **Insider's Name and Address Total amount** Reason for this payment Dates of payment paid still owe Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider **Insider's Name and Address** Reason for this payment Dates of payment **Total amount** Amount you still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number In re While **Dissolution of Cook County Illinois** □ Pending Marriage □ On appeal ☐ Concluded **Garnishment action** 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. Nο Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Value of the Date property **Explain what happened** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a

☐ Yes

No

court-appointed receiver, a custodian, or another official?

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Page 39 of 53 Document Debtor 1 Marti L White Case number (if known) Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ☐ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

\$132.00

No

Yes. Fill in the details.

Cutler & Associates, Ltd

4131 Main Street Skokie, IL 60076

Person Who Was Paid

Address

Description and value of any property
transferred

Date payment
or transfer was
payment
made

\$132.00

November

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Document

Page 40 of 53 Case number (if known) Debtor 1 Marti L White

	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.  No						
	Yes. Fill in the details.  Person Who Received Transfer	Description and va	alue of	Descri	be any property or	Date transfer was	
	Address	property transferre		payme	ents received or debts n exchange	made	
	Person's relationship to you				-		
	Third party buyer  None	Short sale pursu divorce 553 Seq Rosell Illinois. N from sale.	uoia Trail,			2014	
		iioiii sale.					
	Within 10 years before you filed for bankruptobeneficiary? (These are often called asset-prote No ☐ Yes. Fill in the details.		y property to a s	self-settle	d trust or similar device	of which you are a	
	Name of trust	Description and va	alue of the prop	erty trans	ferred	Date Transfer was made	
Par	Es: List of Certain Financial Accounts, Instr	ruments, Safe Deposit	Boxes, and Sto	orage Unit	s		
	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.  No  Yes, Fill in the details.						
		ast 4 digits of account number	Type of account instrument	nt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer	
	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?						
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had according Address (Number, State and ZIP Code)		Describe t	the contents	Do you still have it?	
22.	Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy						
	■ No						
	Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, State and ZIP Code)		Describe t	the contents	Do you still have it?	

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Document

Page 41 of 53 Case number (if known) Debtor 1 Marti L White

Par	t 9: Identify Property You Hold or Control for	Someone Else						
23.	Do you hold or control any property that some for someone.	one else owns? Include any prope	rty yo	ou borrowed from, are storing fo	or, or hold in trust			
	No No							
	Yes. Fill in the details.	Where is the present O	Day	a sulla a tha saman autor	Value			
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Des	scribe the property	Value			
Par	t 10: Give Details About Environmental Inform	nation						
For	the purpose of Part 10, the following definitions	s apply:						
	Environmental law means any federal, state, of toxic substances, wastes, or material into the regulations controlling the cleanup of these su	air, land, soil, surface water, grour	_	•				
	Site means any location, facility, or property as to own, operate, or utilize it, including disposa		law,	whether you now own, operate,	or utilize it or used			
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or		is wa	ste, hazardous substance, toxic	substance,			
Rep	ort all notices, releases, and proceedings that y	ou know about, regardless of whe	n the	ey occurred.				
24.	Has any governmental unit notified you that yo	ou may be liable or potentially liable	e unc	der or in violation of an environn	nental law?			
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	nd	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of any release of hazardous material?							
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	nd	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or admin	istrative proceeding under any env	/ironi	mental law? Include settlements	and orders.			
	■ No □ Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nat	ture of the case	Status of the case			
Par	t 11: Give Details About Your Business or Col	nnections to Any Business						
27.	Within 4 years before you filed for bankruptcy,	did you own a business or have a	ny of	the following connections to ar	y business?			
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
	☐ A member of a limited liability company	y (LLC) or limited liability partners	hip (l	LLP)				
	☐ A partner in a partnership							
	☐ An officer, director, or managing execu	utive of a corporation						
	☐ An owner of at least 5% of the voting or equity securities of a corporation							

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Document Page 42 of 53 Marti L White Debtor 1 Case number (if known) No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Marti L White Signature of Debtor 2 Date December 8, 2015 Date

Marti L White Signature of Debtor 1

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

## Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Document Page 43 of 53

Fill in this inform	nation to identify you	ır case:			
Debtor 1	Marti L White				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	nkruptcy Court for the	NORTHERN DIST	FRICT OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing
Official Fo Statemer		on for Indiv	riduals Filing Unde	er Chapter	<b>7</b> 12/15
	vidual filing under cl		Il out this form if:		
you have lease	ed personal property s form with the court ver is earlier, unless	and the lease has n within 30 days after	ot expired. you file your bankruptcy petition e time for cause. You must also s		
	ople are filing togeth d date the form.	er in a joint case, bo	oth are equally responsible for su	pplying correct infor	mation. Both debtors must
	and accurate as poss our name and case n		s needed, attach a separate sheet	to this form. On the	top of any additional pages,
Part 1: List Yo	our Creditors Who Ha	ive Secured Claims			
1. For any creditor information be		Part 1 of Schedule D	: Creditors Who Have Claims Sec	cured by Property (Of	fficial Form 106D), fill in the
	editor and the property	that is collateral	What do you intend to do with secures a debt?	the property that	Did you claim the property as exempt on Schedule C?
Creditor's <b>Ti</b>	daMay of Illinois				П.,
name:	tleMax of Illinois		<ul><li>☐ Surrender the property.</li><li>☐ Retain the property and redea</li></ul>	em it.	□ No
Description of	2005 Chevy Malil	ou 163,000	Retain the property and enter Reaffirmation Agreement.		■ Yes
property securing debt:	miles		☐ Retain the property and [expla	ain]:	
For any unexpire in the information	n below. Do not list r	lease that you listed eal estate leases. Ur	in Schedule G: Executory Contra expired leases are leases that are the trustee does not assume it. 1	e still in effect; the le	
Describe your u	nexpired personal pr	operty leases		Wil	If the lease be assumed?
Lessor's name:	Antro Peters				No
				-	Yes
Description of lea Property:	sed Apartment le	aase \$1,200/mont	h expires July 2016		

Official Form 108

Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Document Page 44 of 53

B8 (F	Form 8) (12/08)	Page 2
Par	rt 3: Sign Below	•
	der penalty of perjury, I declare that I have indicated reperty that is subject to an unexpired lease.	my intention about any property of my estate that secures a debt and any personal
Χ	/s/ Marti L White	X
	Marti L White	Signature of Debtor 2
	Signature of Debtor 1	
	Date December 8, 2015	Date

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 15-41500 Doc 1 Filed 12/08/15 Entered 12/08/15 20:55:32 Desc Main Document Page 49 of 53

B2030 (Form 2030) (12/15)

### **United States Bankruptcy Court** Northern District of Illinois

In r	e Marti L White		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPENSAT	ION OF ATTORN	EY FOR DE	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I compensation paid to me within one year before the filing of the be rendered on behalf of the debtor(s) in contemplation of or in contemplation.	agreed to be paid	to me, for services rendered or to	
			\$	1,200.00
	Prior to the filing of this statement I have received		\$	132.00
	Balance Due		\$	1,068.00
2.	\$335.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed compensation	with any other person unl	ess they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation wit copy of the agreement, together with a list of the names of the			
6.	In return for the above-disclosed fee, I have agreed to render leg	al service for all aspects of	f the bankruptcy c	case, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering adv</li> <li>b. Preparation and filing of any petition, schedules, statement of</li> <li>c. Representation of the debtor at the meeting of creditors and c</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reduce reaffirmation agreements and applications as r</li> <li>522(f)(2)(A) for avoidance of liens on household</li> </ul>	f affairs and plan which ma confirmation hearing, and a to market value; exem needed; preparation ar	ay be required; any adjourned hea ption planning	urings thereof;
7.	By agreement with the debtor(s), the above-disclosed fee does no Representation of the debtors in any discharge any other adversary proceeding.			es, relief from stay actions or
	CER	TIFICATION		
	I certify that the foregoing is a complete statement of any agreem bankruptcy proceeding.	ent or arrangement for pay	yment to me for re	epresentation of the debtor(s) in
ı	December 8, 2015	/s/ David Cutler		
1	Date	David Cutler		
		Signature of Attorney Cutler & Associates	, Ltd	
		4131 Main Street	,	
		Skokie, IL 60076	047-672-9626	
		847-673-8600 Fax: 6 david@cutlerItd.com		
		Name of law firm		

### **United States Bankruptcy Court** Northern District of Illinois

		- 10- 1		
In re	Marti L White		Case No.	
		Debtor(s)	Chapter <b>7</b>	
	VE	CRIFICATION OF CREDITOR 1	MATRIX	
		Number o	of Creditors:	26
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of cred	itors is true and correct to t	he best of my
Date:	December 8, 2015	/s/ Marti L White		

American General Financial/Springleaf Fi Springleaf Financial/Attn: Bankruptcy De Po Box 3251 Evansville, IN 47731

Amr Eagle Bk 556 Randall Road South Elgin, IL 60177

Ars 1801 Nw 66th Ave Fort Lauderdal, FL 33313

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Chase PO Box 15298 Wilmington, DE 19850

Chase Card Services Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Citibank/Exxon Mobile Citicorp Credit Srvs/Centralized Bankru Po Box 790040 St Louis, MO 36179

Citizens Bank Attn:Bankruptcy 443 Jefferson Blvd Ms Rjw-135 Warwick, RI 02886

Comenity Bank/Dress Barn Po Box 182125 Columbus, OH 43218

Discover Financial Attn: Bankruptcy Po Box 3025 New Albany, OH 43054 Ellen Grennier/Randal A Wolf 3325 N Arlington Heights Rd, St 505 Arlington Heights, IL 60004

Everhome Mortgage Co/Ever Bank Attn: Bankruptcy Department 301 West Bay Street Jacksonville, FL 32202

Hsbc Bank 11 W 42nd St Fl 24 New York, NY 10036

Internal Revenue Service - 1/11 PO Box 7346 Philadelphia, PA 19101-7346

Jason White 1235 Ironwood Ct Schaumburg, IL 60193

Kohls/Capital One Po Box 3120 Milwaukee, WI 53201

Ocwen Loan Servicing Attn: Bankruptcy Dept 3451 Hammond Ave Waterloo, IA 50704

Ocwen/gmac H P.o.box 4622 Waterloo, IA 50704

Pellettieri 991 Oak Creek Dr Lombard, IL 60148

Sally Ann Martin, Attorney 211 W Wacker Dr Suite 1100 Chicago, IL 60606

Specialized Loan Servi Attn: Bankruptcy 8742 Lucent Blvd. Suite 300 Highlands Ranch, CO 80129

Synchrony Bank /HH Gregg Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

Synchrony Bank/Amazon Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

Synchrony Bank/QVC Ge Credit Retail Bank/Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

TitleMax of Illinois 1080 S Roselle Rd Schaumburg, IL 60193

Us Bk Rms Cc